



# Group Accident Insurance

Prepared for:  
**State of Kansas**

# Why should you consider accident insurance?

Accidents happen, yet we typically don't plan for them – emotionally or financially.

<b>31 million</b>	<b>2 seconds</b>	<b>&gt;3.5 million</b>
<b>31 million annual ER visits</b> are related to unintentional injuries <sup>1</sup>	Every <b>2 seconds</b> an <b>accident happens</b> in the home <sup>2</sup>	More than <b>3.5 million</b> kids receive <b>medical treatment for sports injuries</b> each year <sup>3</sup>



**Unintentional (accidental) injuries are the 4<sup>th</sup> leading cause of death — estimated 130,557 accidental deaths reported in 2013.<sup>4</sup>**

<sup>1</sup>Centers for Disease Control and Prevention Accidents or Unintentional Injuries. <http://www.cdc.gov/nchs/fastats/accidental-injury.htm>

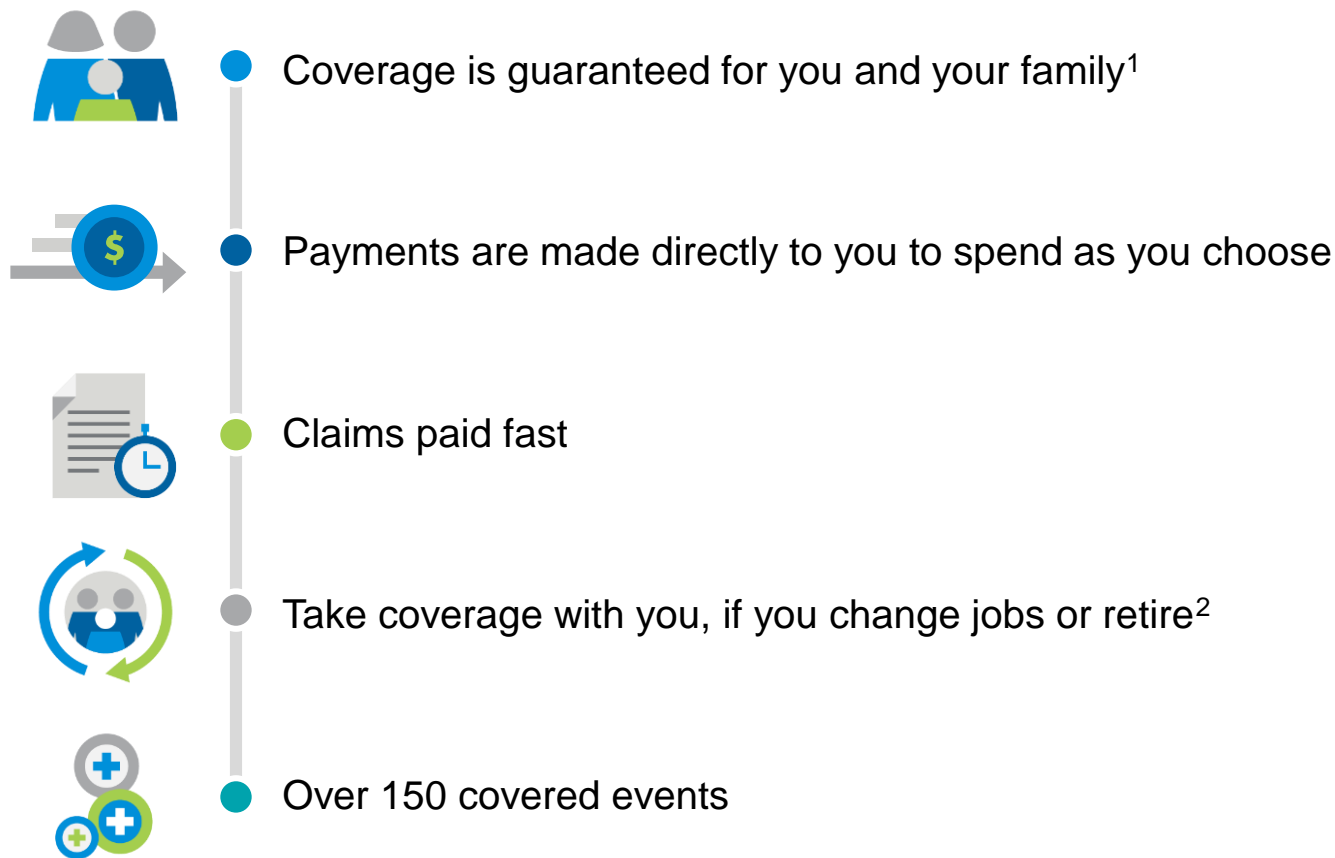
<sup>2</sup>National Safety Council Injury Facts, 2015 Edition. Itasca, IL (based deaths and medically consulted injuries by class, 2013).

<sup>3</sup>Sports and Recreation Safety Fact Sheet. Washington, DC: Safe Kids Worldwide, 2011, accessed December 2016.

[https://www.safekids.org/search?search\\_api\\_views\\_fulltext=sports+injury&=Apply](https://www.safekids.org/search?search_api_views_fulltext=sports+injury&=Apply)

<sup>4</sup>Deaths: Final Data for 2013, tables 9.18. Centers for Disease Control and Prevention. <http://www.cdc.gov/nchs/fastats/accidental-injury.htm>, Accessed February 2016.

# Accident insurance – Key features



<sup>1</sup>Coverage is guaranteed provided: (1) the employee is actively at work, and (2) dependents to be covered are not subject to medical restrictions as set forth on the enrollment form and in the Certificate. Some states require the insured to have medical coverage. Additional restrictions apply to dependents serving in the armed forces or overseas.

<sup>2</sup>Eligibility for portability through the Continuation of Insurance with Premium Payment provision may be subject to certain eligibility requirements and limitations. For more information, contact your MetLife representative.

# Accident insurance – Over 150 covered events



## Injuries

- Fractures/Dislocations
- Concussion
- Coma
- Ruptured Disc
- Torn Cartilage in Knee
- Cuts/Lacerations
- Torn/Ruptured/Severed Tendon/Ligament
- Broken Tooth
- And more



## Dismemberment, Loss & Paralysis

- Dismemberment & Loss
- Catastrophic Dismemberment & Loss
- Paralysis



## Medical Services & Treatments

- Air/Ground Ambulance
- Emergency/Non-Emergency Care
- Physician Follow-Up
- Transportation
- Therapy Services
- Pain Management
- Blood/Plasma/Platelets
- Inpatient Surgery
- Outpatient Ambulatory Surgery
- And more



## Accidental Death

- Accidental Death
- Common Carrier<sup>1</sup>



## Hospital – Accident

- Admission
- Confinement
- Admission – ICU
- Confinement – ICU
- Inpatient Rehab Unit



## Additional Benefits

- Lodging<sup>2</sup>

<sup>1</sup>Common Carrier refers to airplanes, trains, buses, trolleys, subways and boats. Certain conditions apply. See your Disclosure Statement or Outline of Coverage/Disclosure Document for specific details. Be sure to review other information contained in this booklet for more details about plan benefits, monthly rates and other terms and conditions.

<sup>2</sup>The lodging benefit is not available in all states. It provides a benefit for a companion accompanying a covered insured while hospitalized, provided that lodging is at least 50 miles from the insured's primary residence.

# Accident insurance – Plan highlights



Covered Conditions	High Plan MetLife Accident Insurance Pays You
<b>Injuries –</b> <i>12 covered injury types</i>	Ranging from <b>\$30 – \$10,000</b> per injury
<b>Medical Services &amp; Treatment –</b> <i>15 covered medical services &amp; treatments</i>	Ranging from <b>\$25 – \$2,000</b> per medical service/treatment
<b>Hospital Coverage<sup>1</sup></b> (due to an Accident)	<b>\$1,250 (non-ICU) – \$2,500 (ICU)</b> admission benefit per accident <b>\$250</b> a day for non-ICU confinement up to 365 days <b>\$500</b> a day for ICU confinement up to 31 days

<sup>1</sup>Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities.  
See MetLife's Disclosure Statement or Outline of Coverage/Disclosure Document for full details.

# Accident insurance – Plan highlights



Covered Conditions	High Plan MetLife Accident Insurance Pays You
Accidental Death	<b>\$25,000</b> \$100,000 if passenger on common carrier <sup>2</sup>
Dismemberment, Loss & Paralysis	<b>\$750 – \$25,000</b> per injury
Additional Benefits – Lodging <sup>1</sup>	<b>\$125</b> per night, up to 31 nights

<sup>1</sup>The lodging benefit is not available in all states. It provides a benefit for a companion accompanying a covered insured while hospitalized, provided that lodging is at least 50 miles from the insured's primary residence.

<sup>2</sup>Common Carrier refers to airplanes, trains, buses, trolleys, subways and boats. Certain conditions apply. See your Disclosure Statement or Outline of Coverage/Disclosure Document for specific details. Be sure to review other information contained in this booklet for more details about plan benefits, monthly rates and other terms and conditions.

# Accident insurance – How it works



## Kathy

**Daughter suffers a concussion during a soccer game against the team's biggest rival.**

Care Received After Injury	Benefits Paid
Ambulance (ground)	\$200
Emergency Care	\$125
Physician Follow-Up	\$100 (\$50x2)
Medical Testing	\$150
Concussion	\$200
Broken Tooth (repaired by crown)	\$300
<b>Total Benefit – Accident Insurance</b>	<b>\$1,075</b>

Benefit amount is based on a sample plan design.  
Actual plan design and plan benefits may vary.

# Accident insurance – Simple claims process

## Hassle-free, 3 step claims process

The image shows two MetLife forms. The top form is the 'Physician's Attachment - Physician Statement' (GWRACCIDENTIMZ 6217B, 1s). It includes instructions for the physician to complete Section 1, provide a statement, and return the form to the subscriber. The bottom form is the 'MetLife Group Accident Claim - Certificateholder Information' (GWRACCIDENTIM1 6217B, 1s). It includes instructions for the certificateholder to complete Section A, provide personal information, and return the form to the subscriber.

1

## Opening a Claim

Call 1-800-GET-MET8 –or– go to <https://mybenefits.metlife.com> to get a claim form via email, fax or mail. To officially open the claim, you need to submit a fully completed claim form including the physician statement.

2

## Processing a Claim

Within 3 days after receipt of a complete claims form including the physician statement, a Claims Acknowledgement Letter is mailed to you.

3

## Payment

Within 10 business days after receipt of a complete claims form, a “clean” claim is fully processed<sup>1</sup> and payment is issued to you or the designated beneficiary.

***Experienced Customer Service Representatives are available to answer questions at any time throughout the claims process.***

<sup>1</sup>Ten business days applies to clean claims—a claim submitted with all the required information necessary to process the claim; no missing information requiring additional follow up with the subscriber.



# Accident insurance – Questions?

## Online Enrollment

State employees will enroll online through the Membership Administration Portal (MAP):

<https://sehp.member.hrissuite.com/>

## Additional Information:

[www.metlife.com/stateofks](http://www.metlife.com/stateofks)



## Questions?

**Call** 1-800-GET-MET8 (1-800-438-6388)

Monday through Friday, 7am – 7pm Central Time

**A MetLife Customer Service Representative  
will be happy to answer any questions.**

METLIFE'S ACCIDENT INSURANCE IS A LIMITED BENEFIT GROUP INSURANCE POLICY. The policy is not intended to be a substitute for medical coverage and certain states may require the insured to have medical coverage to enroll for the coverage. The policy or its provisions may vary or be unavailable in some states. There is a preexisting condition limitation for hospital sickness benefits, if applicable. MetLife's Accident Insurance may be subject to benefit reductions that begin at age 65. And, like most group accident and health insurance policies, policies offered by MetLife may contain certain exclusions, limitations and terms for keeping them in force. For complete details of coverage and availability, please refer to the group policy form GPNP12-AX or contact MetLife. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York.